

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rona L. Thorn
Debtor

Case No. 13-04079-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 3180W

Page 1 of 2
Total Noticed: 31

Date Rcvd: Apr 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2019.

db +Rona L. Thorn, 596 Magaro Road, Enola, PA 17025-2945
4403622 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
4358452 +CUMBERLAND COUNTY TAX CLAIM, 1 COURTHOUSE SQUARE, CARLISLE, PA 17013-3339
4389751 +PNC BANK, NATIONAL ASSOCIATION, c/o PNC Mortgage, Attn: Bankruptcy Department,
3232 Newmark Drive, Miamisburg, OH 45342-5433
4401379 +PNC BANK, NATIONAL ASSOCIATION, Attn: Bankruptcy Department, 3232 Newmark Drive,
Miamisburg, OH 45342-5421
4358462 +PNC MORTGAGE, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5433
4358464 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001
4358466 +STEVEN GOULD, ESQUIRE, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,
HARRISBURG, PA 17120-0001
4358467 UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, P.O. BOX 11754,
HARRISBURG, PA 17108-1754
4358468 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: PRA.COM Apr 05 2019 23:18:00 PRA Receivables Management LLC, PO Box 41067,
Norfolk, VA 23541-1067

4404495 +E-mail/Text: bncmail@w-legal.com Apr 05 2019 19:17:41 ALTAIR OH XIII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4360981 EDI: AIS.COM Apr 05 2019 23:18:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4358448 +EDI: CAPITALONE.COM Apr 05 2019 23:18:00 CAP ONE, PO BOX 30253,
SALT LAKE CITY, UT 84130-0253
4358449 +EDI: CAPITALONE.COM Apr 05 2019 23:18:00 CAPITAL ONE, P.O. BOX 30281,
SALT LAKE CITY, UT 84130-0281
4358450 +E-mail/Text: bankruptcy@cavps.com Apr 05 2019 19:17:43 CAVALRY PORTFOLIO SVCS,
P.O. BOX 27288, TEMPE, AZ 85285-7288
4358451 +EDI: CHASE.COM Apr 05 2019 23:18:00 CHASE BANK USA, NA, P.O. BOX 15298,
WILMINGTON, DE 19850-5298
4363352 +E-mail/Text: bankruptcy@cavps.com Apr 05 2019 19:17:43 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
4358453 +EDI: RMSC.COM Apr 05 2019 23:18:00 GE/JCPENNEY, P.O. BOX 965007, ORLANDO, FL 32896-5007
4358454 EDI: RMSC.COM Apr 05 2019 23:18:00 GEMB/OLD NAVY, P.O. BOX 965005,
ORLANDO, FL 32896-5005
4358455 +EDI: CITICORP.COM Apr 05 2019 23:18:00 HOME DEPOT/CITIBANK, P.O. BOX 6497,
SIOUX FALLS, SD 57117-6497
4358456 EDI: IRS.COM Apr 05 2019 23:18:00 INTERNAL REVENUE SERVICE, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4358458 +E-mail/Text: unger@members1st.org Apr 05 2019 19:17:49 MEMBERS FIRST FCU,
5000 LOUISE DRIVE, MECHANICSBURG, PA 17055-4899
4363491 EDI: MERRICKBANK.COM Apr 05 2019 23:18:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
4358459 +EDI: MERRICKBANK.COM Apr 05 2019 23:18:00 MERRICK BANK, 10705 S JORDAN GAT, SUITE 200,
SOUTH JORDAN, UT 84095-3977
4358460 +EDI: MID8.COM Apr 05 2019 23:18:00 MIDLAND FUNDING LLC, 8875 AERO DRIVE, SUITE 200,
SAN DIEGO, CA 92123-2255
4358461 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 05 2019 19:17:38 PA DEPARTMENT OF REVENUE,
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946
4358463 EDI: PRA.COM Apr 05 2019 23:18:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD,
NORFOLK, VA 23502
4417725 EDI: PRA.COM Apr 05 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk, VA 23541
4506492 EDI: PRA.COM Apr 05 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
4506493 EDI: PRA.COM Apr 05 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4358465 SHELBY M. HAWK
4358457* INTERNAL REVENUE SERVICE, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor PNC MORTGAGE, A DIVISION OF PNC BANK, NA
bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor PNC MORTGAGE, A DIVISION OF PNC BANK, NA
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Robert E Chernicoff on behalf of Debtor 1 Rona L. Thorn rec@cclawpc.com,
jbarley@cclawpc.com; jlaughman@cclawpc.com; jhr@cclawpc.com
Thomas I Puleo on behalf of Creditor PNC MORTGAGE, A DIVISION OF PNC BANK, NA
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Rona L. Thorn**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-04079-HWV**

Social Security number or ITIN **xxx-xx-1422**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rona L. Thorn
fka Rona L. Magaro

By the
court:

4/5/19



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.